

THIS MORTGAGE, made this 23 day of February, 1976, by and between
ROBERT H. HAINES and HARRIET R. HAINES, his wife,
hereinafter called "Mortgagor," and THE THURMONT BANK, a body corporate, or
order, hereinafter called "Mortgagee."

WITNESSETH: WHEREAS, Mortgagor now stands indebted unto Mortgagee in the sum of
-----THIRTY THOUSAND-----
Dollars (\$ 30,000.00), which sum was lent to the Mortgagor, evidenced by a note of even date herewith
payable to the said Mortgagee, or order, with interest from date at the rate of Nine
per cent (9 %) per annum on any unpaid balance under terms and provisions set forth in said note.

Payable ON DEMAND with interest payable monthly.

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AND WHEREAS, for the better securing of the payment of said single bill or note or notes that may be
given hereafter in extension or renewal of the note referred to above or any part thereof, the Mortgagor does hereby
execute this mortgage.

NOW, THEREFORE, in consideration of the sum of Ten Dollars (\$10.00), in hand paid, the said Mortgagor
does hereby grant and convey in fee simple unto Mortgagee, its or their heirs, personal representatives, successors
or assigns, hereinafter collectively called "Mortgagee", all that lot or parcel of land situate,
lying and being in Thurmont Election District, Frederick County, Maryland,
and being designated as Lot 2, Section I, Catoctin Heights, as shown on
a plat of said subdivision recorded in Plat Book 6, folio 93, one of the
Plat Records of Frederick County, Maryland.

BEING part of that real estate which was conveyed unto Hydro-Aire,
Inc. by Smith Lumber Company, Inc. and Bollinger's Dairy, Inc. by deed
dated July 7, 1973, and recorded in Liber 918, folio 853, one of the
Land Records of Frederick County, Maryland.

BEING ALSO all and the same real estate conveyed by Hydro-Aire,
Inc. unto the Mortgagors herein by deed of even date herewith and
intended to be recorded among the Land Records of Frederick County,
Maryland, immediately prior to the recording of this mortgage.

EXHIBIT A